UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Juan Robledo, Sr** — Case No.
Josie Robledo
Debtor(s) — Chapter 13 Proceeding

☐ ***AMENDED*** ☐ ***MODIFIED***

DEBTOR(S)' CHAPTER 13 PLAN
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Creditors are hereby notified that the following Plan may be amended at any time before confirmation. Any amendment may affect your status as a creditor. The Debtor's estimate of how much the Plan will pay, projected payments, and estimates of the allowed claims may also change. The following information advises creditors of the status of the case based on the information known at the time of its preparation. Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. More detailed information is on file at the Office of the United States Bankruptcy Clerk in El Paso or Waco, Texas. Local Bankruptcy Rules and Standing Orders on procedures are available at the Clerk's Office and online at www.txwb.uscourts.gov.

Use of the singular word "Debtor" in this Plan includes the plural where appropriate.

Plan Summary

A. The Debtor's Plan Payment will be **$850.00 Monthly**, paid by ☐ Pay Order or ☑ Direct Pay for **60 months**. The gross amount to be paid into the plan is **$51,000.00**.

B. The Plan proposes to pay all allowed priority claims in full, all secured claims to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI below, and approximately **4%** of each unsecured allowed claim.

THIS PLAN DOES NOT ALLOW CLAIMS. YOU MUST FILE A PROOF OF CLAIM BY THE APPLICABLE DEADLINE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN THAT MAY BE CONFIRMED. CREDITORS ARE REFERRED TO THE FEDERAL RULES OF BANKRUPTCY PROCEDURE, THE LOCAL BANKRUPTCY RULES FOR THE WESTERN DISTRICT OF TEXAS, AND THE APPLICABLE STANDING ORDER RELATING TO CHAPTER 13 CASE ADMINISTRATION FOR THIS DIVISION, FOR INFORMATION ON THESE AND OTHER DEADLINES.

C. The value of the Debtor's non-exempt assets is **$0.00**.

D. If the payment of any debt is proposed to be paid directly by the Debtor outside the Plan, it is so noted in Section VI(1), set forth below.

Plan Provisions

I. Vesting of Estate Property

☑ Upon confirmation of the Plan, all property of the estate shall vest in the Debtor and shall not remain as property of the estate.

☐ Upon confirmation of the Plan, all property of the estate shall not vest in the Debtor, but shall remain as property of the estate.

☐ Other (describe):

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Continuation Sheet # 1

II. Pre-Confirmation Disbursements

In accordance with the applicable Standing Order Relating to Chapter 13 Case Administration, the Debtor requests and consents to disbursement by the Chapter 13 Trustee of payments prior to confirmation of the Plan to evidence the Debtor's good faith, promote successful completion of the case, and to provide adequate protection to secured creditors. The Debtor shall remit such payments to the Trustee commencing 15 days after the filing of the petition. Provided all conditions for disbursement are met and unless otherwise ordered by the Court, the Trustee shall begin disbursing to creditors as provided below, on the first regularly scheduled disbursement after 30 days after the the petition is filed. Payments under this paragraph will cease upon confirmation of the Plan.

Creditor/Collateral	Pre-Confirmation Payment Amount	Other Treatment Remarks
Regional Acceptance Co 2012 Nissan Pathfinder	$210.00	

III. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to assume the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

Pursuant to 11 U.S.C. §1322(b)(7) of the Bankruptcy Code, the Debtor hereby elects to reject the following executory contracts, unexpired leases, and/or contracts for deed, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

IV. Motion to Value Collateral Pursuant to 11 U.S.C. § 506

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the amount of the claim, whichever amount is provided for in Section VI(2), hereof, plus interest thereon at the rate specified in this Plan. Except for secured claims for which provision is made to pay the full amount of the claim not withstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section VI(2)(F).

The Debtor(s) move(s) to value the collateral described below in the amounts indicated. The values as stated below represent the replacement values of the assets held for collateral, as required under Section 506(a)(2). Objections to valuation of collateral proposed by this Motion and Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely response or objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan.

Creditor / Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
Regional Acceptance Co 2012 Nissan Pathfinder	$18,160.00	$16,600.00	Variable*	5.25%	$18,907.87	

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Continuation Sheet # 2

"I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed on **December 5, 2016** *."*

______________________________ ______________________________
Debtor Joint Debtor

V. Motion to Avoid Lien Pursuant to 11 U.S.C. § 522(f)

The Bankruptcy Code allows certain liens to be avoided. If a lien is avoided, the claim will not be treated as a secured claim but as an unsecured claim under Section VI(2)(F).

The Debtor moves to avoid the following liens that impair exemptions. Objections to lien avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property that the lien impairs and the basis of the lien--e.g., judicial lien, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks

VI. Specific Treatment for Payment of Allowed Claims

1. PAYMENTS TO BE MADE BY THE DEBTOR DIRECTLY TO CREDITORS, INCLUDING POST-PETITION DOMESTIC SUPPORT OBLIGATIONS

A. Debtor(s) shall pay the following creditors directly. Creditors with claims based on a post-petition domestic support obligation ("DSO"), including all governmental units to which a DSO claim has been assigned, or is owed, or that may otherwise recover a DSO claim, MUST be paid directly. Minors should be identified by their initials only. If no DSO creditor is listed, the Debtor represents he/she has no domestic support obligation.

All direct payments listed below shall be made in addition to the Plan payments made by Debtor to the Chapter 13 Trustee as herein set forth. Secured creditors who are paid directly shall retain their liens, and the Debtor(s) shall maintain insurance on the collateral, in accordance with the terms of the documents creating the lien on the collateral.

Creditor / Collateral, if any (including the name of each DSO creditor)	Remarks	Debt Amount	Payment Amount/Interval
Dovenmuehle Mortgage Finance E. Hwy 84		$42,000.00	$367.00
Freedom Mortgage Corp 1400 Hoosier Park		$268,269.00	$1,765.00

B. Debtor surrenders the following collateral. Confirmation of the Plan shall operate to lift the automatic stay provided by 11 U.S.C. § 362(a) with respect to the collateral listed, and any unsecured deficiency claim may be filed in accordance with the procedures set forth in the Standing Order Relating to Chapter 13 Case Administration for this Division.

Creditor/Collateral	Collateral to Be Surrendered

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Continuation Sheet # 3

2. PAYMENTS TO BE MADE BY TRUSTEE TO CREDITORS

A. Administrative Expenses

Administrative Expenses shall include the Trustee's commission and debtor's attorney's fees. The Trustee shall receive up to 10% of all sums received. No fees or expenses of counsel for the debtor(s) may be paid until the filing fee is paid in full, and any fees and expenses that are allowed in addition to the fees and expenses originally agreed to be paid, may be paid only after all prior allowed fees and expenses have been paid.

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Davis Law Firm	$3,300.00	Along With	

B. Priority Claims, Including Domestic Support Obligation Arrearage Claims

Creditor	Estimated Amount of Debt	Payment Method: before secured creditors, after secured creditors, or along with secured	Remarks
Internal Revenue Service	$4,134.03	Along With	

C. Arrearage Claims

Creditor / Collateral	Estimated Claim	Estimated Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks
Dovenmuehle Mortgage Finance E. Hwy 84	$367.00	$367.00	Pro-Rata	0%	$367.00	
Freedom Mortgage Corp 1400 Hoosier Park	$18,000.00	$18,000.00	Pro-Rata	0%	$18,000.00	

D. Cure Claims on Assumed Contracts, Leases, and Contracts for Deed

Creditor/Subject Property, if any	Estimated Amount of Cure Claim	Monthly Payment or Method of Disbursement	Remarks

E. Secured Creditors

Secured creditors shall retain their liens on the collateral that is security for their claims until the earlier of the date the underlying debt, as determined under non-bankruptcy law, has been paid in full, or the date of discharge under 11 U.S.C. § 1328. Therefore, if the debtor's case is dismissed or converted without completing of all Plan payments, the liens shall be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

Creditor/Collateral	Estimated Claim	Value of Collateral	Monthly Payment or Method of Disbursement	Interest Rate	Anticipated Total to Pay	Other Treatment/Remarks (specifically note if claim amount to be paid although greater than value of collateral)
Regional Acceptance Co 2012 Nissan Pathfinder	$18,160.00	$16,600.00	Variable*	5.25%	$18,907.87	

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Continuation Sheet # 4

F. General Unsecured Creditors (including claims from rejection of contracts, leases and contracts for deed).
Describe treatment for the class of general unsecured creditors.

General Unsecured Creditors will receive approximately **4%** of their allowed claims.

Totals:

Administrative Claims	**$3,300.00**
Priority Claims	**$4,134.03**
Arrearage Claims	**$18,367.00**
Cure Claims	**$0.00**
Secured Claims	**$16,600.00**
Unsecured Claims	**$26,912.00**

VII. Supplemental Plan Provisions

The following are the Supplemental Plan Provisions:
None

Respectfully submitted this date: **12/5/2016**.

Evan Simpson
3925 A S. Jack Kultgen Fwy.
Waco, TX 76706
Phone: (254) 399-9977 / Fax: (254) 399-9909
(Attorney for Debtor)

Juan Robledo, Sr
1400 Hoosier Park
Waco, TX 76706
(Debtor)

Josie Robledo
1400 Hoosier Park
Waco, TX 76706
(Joint Debtor)

UNITED STATES BANKRUPTCY COURT
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Debtor

Josie Robledo CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on December 5, 2016, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

Evan Simpson
Bar ID:24060612
Davis Law Firm
3925 A S. Jack Kultgen Fwy.
Waco, TX 76706
(254) 399-9977

Bank of America
xxxx-xxxx-xxxx-4865
P.O. Box 650070
Dallas, TX 75265

Chase Card
xxxx-xxxx-xxxx-2420
Po Box 15298
Wilmington, DE 19850

First Data
xxxxxxxx8000
5565 Glenridge Connector NE
Suite 2000
Atlanta, GA 30342

Capital One Auto Finan
xxxxxxxxxxxxx1001
3901 Dallas Pkwy
Plano, TX 75093

Codilis & Stawiarski
650 N. Sam Houston Pkwy E Ste 450
Houston, TX 77060

Freedom Mortgage Corp
xxxx5907
10500 Kincaid Dr
Fishers, IN 46037

Capital One Bank Usa N
xxxxxxxxxxxx7991
15000 Capital One Dr
Richmond, VA 23238

Dovenmuehle Mortgage Finance
1 Corporate Dr, Ste 360
Lake Zurich, IL 60047

Genco Federal Credit Union
xxxxx5210
PO Box 7246
Waco, TX 76714

Capital One Bank Usa N
xxxxxxxxxxxx9101
15000 Capital One Dr
Richmond, VA 23238

Enhanced Recovery Corp
xxxx9179
Attention: Client Services
8014 Bayberry Rd
Jacksonville, FL 32256

I C System Inc
xxxxxxx9001
Po Box 64378
Saint Paul, MN 55164

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Debtor

Josie Robledo CHAPTER **13**

Joint Debtor

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Internal Revenue Service
300 E 8th St.
STOP 5026AUS
Austin TX 78701-3233

Internal Revenue Service
PO Box 7346
Philadelphia, PA 19101-7346

Jared-galleria Of Jwlr
xxxxxx2571
375 Ghent Rd
Akron, OH 44333

Juan Robledo, Sr
1400 Hoosier Park
Waco, TX 76706

Lvnv Funding Llc
xxxxxxxxxxxx7159
Po Box 10497
Greenville, SC 29603

Military Star
xxxxxxxxxxxx4063
3911 S Walton Walker Blv
Dallas, TX 75236

Montgomery Ward
xxxxxxxxx829O
1112 7th Ave
Monroe, WI 53566

Ray Hendren
3410 Far West Blvd. #200
Austin, TX 78731

Receivables Performanc
xxxx4116
20816 44th Ave W
Lynnwood, WA 98036

Regional Acceptance Co
xxxxxxx5701
Attn: Bankruptcy
266 Beacon Dr
Winterville, NC 28590

Seventh Avenue
xxxxxxxxx857O
1112 7th Ave
Monroe, WI 53566

Thd/cbna
xxxxxxxxxxxx1666
Po Box 6497
Sioux Falls, SD 57117

Verizon Wireless
xxxxxxxxxx0001
Po Box 49
Lakeland, FL 33802